

Office of Public Insurance Counsel
Quarterly Report – January 2013

Public Outreach

Last quarter OPIC continued to promote better consumer understanding of insurance products and the importance of regularly shopping for insurance. OPIC's study *Not Shopping for Insurance Can Lead to Overcharges* was featured on CNN.com and Money Magazine in December. The study looks at the impact that regularly shopping for insurance has on the amount a policy holder pays for insurance. A copy of the study is available on the agency's website. OPIC also promoted the agency's revised website and policy comparison tool by publicizing the website through various outlets and attending conferences and conventions. Last quarter these included the Texas Tribune website and the National Association of Insurance Commissioners (NAIC) quarterly meeting. These efforts continue to drive greater traffic to the OPIC website (over 483,000 pages viewed last quarter).

Consumer Advocacy

OPIC staff reviewed 281 insurance rules, policy forms, endorsements, and rate filings filed with the Department of Insurance last quarter. OPIC staff met with members of the Joint Interim Committee to Study Seacoast Territory Insurance to discuss issues currently impacting the Texas Windstorm Insurance Association. Additionally, OPIC staff participated in public meetings at the Department of Insurance concerning Texas title insurance rates and provided informal comments to the Commissioner of Insurance regarding the development of a rule to prohibit pre-dispute mandatory binding arbitration in certain property and casualty, life, and health insurance policies.